

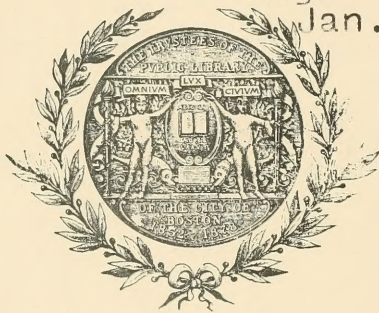




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No. 75.

WASHINGTON, D. C.

August 29, 1894.

STATISTICS OF FARMS, HOMES, AND MORTGAGES.

OWNERSHIP AND DEBT IN NEW YORK.

*\* HA 201*  
*. 1890*  
*. A2*  
*Aug. 29, 1894 - Jan. 24, 1895*  
DEPARTMENT OF THE INTERIOR,

CENSUS OFFICE,

WASHINGTON, D. C., August 6, 1894.

SIR:

The leading results of the investigation of farm and home proprietorship in New York are contained in this bulletin. In regard to farms, the conclusion is that 22.94 per cent of the farm families hire and 77.06 per cent own the farms cultivated by them; that 44.17 per cent of the farm owning families own subject to incumbrance and 55.83 per cent own free of incumbrance. Among 100 farm families, 23 hire their farms, 34 own with incumbrance, and 43 without incumbrance. On the owned farms there are liens amounting to \$134,960,703, which is 43.63 per cent of their value, and this debt bears interest at the average rate of 5.66 per cent, making the average annual interest charge \$99 to each family. Each owned and incumbered farm, on the average, is worth \$4,010, and is subject to a debt of \$1,749.

The corresponding facts for homes are that 70.72 per cent of the home families hire and 29.28 per cent own their homes; that of the home owning families 60.80 per cent own free of incumbrance and 39.20 per cent with incumbrance. In 100 home families, on the average, 71 hire their homes, 11 own with incumbrance, and 18 without incumbrance. The debt on owned homes aggregates \$245,647,981, or 42.50 per cent of their value, and bears interest at the average rate of 5.38 per cent, so that the annual amount of interest to each home averages \$107. An average debt of \$1,979 incumbers each home, which has the average value of \$4,657.

There are 42 cities in the state in the class of those having a population of 8,000 to 100,000, and in these cities 62.45 per cent of the home families hire and 37.55 per cent own their homes, and of the home owning families 40.44 per cent own with incumbrance and 59.56 per cent own free of incumbrance. In 100 home families, on the average, are found 63 that hire their homes, 15 that own with incumbrance, and 22 that own without incumbrance. The liens on the owned homes are 40.18 per cent of the value of those subject to lien. Several averages show that the rate of interest is 5.59 per cent; value of each owned and incumbered home, \$3,766; lien on the same, \$1,513, and yearly interest charge on each home, \$85.

Brooklyn, Buffalo, New York, and Rochester are the cities in the state having a population of more than 100,000. In Brooklyn, 81.44 per cent of the home families hire and 18.56 per cent own their homes; 40.94 per cent of the home owning families have incumbrance on their homes, and 59.06 per cent own and occupy homes free of incumbrance. Among 100 families, on the average, 81 hire, 8 own with incumbrance, and 11 without incumbrance. Averages for each owned and incumbered home: incumbrance, \$3,390; value, \$7,349; interest charge for one year, \$176; rate of interest, 5.19 per cent. Homes are incumbered for 46.12 per cent of their value.

In Buffalo, 60.03 per cent of the home families hire and 39.97 per cent own their homes; 47.31 per cent of the home owning families have incumbrance on their homes, and 52.69 per cent own and occupy homes free of incumbrance. Among 100 families, on the average, 60 hire, 19 own with incumbrance, and 21 without incumbrance. Averages for each owned and incumbered home: incumbrance, \$1,569; value, \$4,057; interest charge for one year, \$90; rate of interest, 5.72 per cent. Homes are incumbered for 38.69 per cent of their value.

## FARMS, HOMES, AND MORTGAGES.

In New York, 93.67 per cent of the home families hire and 6.33 per cent own their homes; 41.36 per cent of the home owning families have incumbrance on their homes, and 58.64 per cent own and occupy homes free of incumbrance. Among 100 families, on the average, 94 hire, 2 own with incumbrance, and 4 without incumbrance. Averages for each owned and incumbered home: incumbrance, \$8,832; value, \$19,200; interest charge for one year, \$438; rate of interest, 4.95 per cent. Homes are incumbered for 46.00 per cent of their value.

In Rochester, 56.02 per cent of the home families hire and 43.98 per cent own their homes; 51.14 per cent of the home owning families have incumbrance on their homes, and 48.86 per cent own and occupy homes free of incumbrance. Among 100 families, on the average, 56 hire, 23 own with incumbrance, and 21 without incumbrance. Averages for each owned and incumbered home: incumbrance, \$1,653; value, \$3,900; interest charge for one year, \$94; rate of interest, 5.66 per cent. Homes are incumbered for 42.38 per cent of their value.

Real estate purchase and improvements, when not associated with other objects, caused 84.88 per cent of the farm families to incur 86.01 per cent of the farm debt and 83.26 per cent of the home families to incur 81.78 per cent of the home debt.

Very respectfully,

CARROLL D. WRIGHT,

*Commissioner of Labor in charge.*

The SECRETARY OF THE INTERIOR.



TABLE 1.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED FARMS AND HOMES.

CIVIL DIVISIONS.	Aggregate.	FAMILIES OWNING.			Families hiring.	PERCENTAGE OF FAMILIES OWNING AND HIRED.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING FAMILIES.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING AND HIRED FAMILIES.	
		Total.	Free.	Incumbered.		Owning.	Hired.	Free.	Incumbered.	Free.	Incumbered.
The State.....	1,308,015	491,283	290,025	201,258	816,732	37.56	62.44	59.03	40.97	22.17	15.39
For farms.....	226,632	174,652	97,509	77,143	51,980	77.06	22.94	55.83	44.17	43.02	34.04
For homes.....	1,081,383	316,631	192,516	124,115	764,752	29.28	70.72	60.80	39.20	17.80	11.48
Brooklyn.....	170,732	31,692	18,716	12,976	139,040	18.56	81.44	59.06	40.94	10.96	7.60
Buffalo.....	51,275	20,497	10,800	9,697	30,778	39.97	60.03	52.69	47.31	21.06	18.91
New York.....	312,754	19,798	11,610	8,188	292,956	6.33	93.67	58.64	41.36	3.71	2.62
Rochester.....	27,204	11,964	5,846	6,118	15,240	43.98	56.02	48.86	51.14	21.49	22.49
Forty-two cities (for homes).....	189,702	71,241	42,430	28,811	118,461	37.55	62.45	59.56	40.44	22.36	15.19
Albany.....	20,886	5,529	3,686	1,843	14,857	27.12	72.88	66.67	33.33	18.08	9.04
Amsterdam.....	3,633	1,153	527	626	2,480	31.74	68.26	45.71	54.29	14.51	17.23
Auburn.....	5,487	2,692	1,472	1,220	2,795	49.06	50.94	54.68	45.32	26.83	22.23
Binghamton.....	7,629	2,989	1,662	1,327	4,640	39.18	60.82	55.60	44.40	21.79	17.39
Cohoes.....	4,531	997	515	482	3,534	22.00	78.00	54.66	45.34	12.03	9.97
Corning.....	1,848	885	626	259	963	47.89	52.11	70.73	29.27	33.87	14.02
Cortland.....	1,095	874	371	503	821	51.56	48.44	42.45	57.55	21.89	29.67
Dunkirk.....	2,022	1,385	1,056	329	637	68.50	31.50	76.25	23.75	52.23	16.27
Edgewater.....	2,814	773	538	235	2,041	27.47	72.53	69.00	30.40	19.12	8.35
Elmira.....	6,709	2,923	1,813	1,110	3,786	43.57	56.43	62.03	37.97	27.02	16.55
Flushing.....	1,667	633	442	191	1,034	37.97	62.03	69.83	30.17	26.51	11.46
Glens Falls.....	1,994	1,022	625	397	972	51.25	48.75	61.15	38.85	31.34	19.91
Gloversville.....	3,446	1,487	735	752	1,959	43.15	56.85	49.43	50.57	21.33	21.82
Hornellsville.....	2,479	1,157	766	391	1,322	46.67	53.33	66.21	33.79	30.90	15.77
Hudson.....	2,212	765	538	227	1,447	34.58	65.42	70.33	29.67	24.32	10.26
Ithaca.....	2,614	1,184	708	476	1,430	45.29	54.71	59.80	40.20	27.08	18.21
Jamestown.....	3,649	2,025	959	1,066	1,624	55.49	44.51	47.36	52.64	26.28	29.21
Kingston.....	4,573	1,653	1,020	633	2,920	36.15	63.85	61.71	38.29	22.31	13.84
Lausenburg.....	2,478	927	533	394	1,551	37.41	62.59	57.50	42.50	21.51	15.90
Little Falls.....	1,944	755	439	316	1,189	38.84	61.16	58.15	41.85	22.58	16.26
Lockport.....	3,544	1,906	1,227	679	1,638	53.78	46.22	64.38	35.62	34.62	19.16
Long Island city.....	6,232	1,969	1,344	625	4,263	31.59	68.41	68.26	31.74	21.56	10.03
Middletown.....	2,570	1,019	541	478	1,551	39.65	60.35	53.09	46.91	21.05	18.60
Mount Vernon.....	2,225	924	430	494	1,301	41.53	58.47	46.54	53.46	19.33	22.20
New Brighton.....	3,064	892	532	360	2,172	29.11	70.89	59.64	40.36	17.36	11.75
Newburg.....	5,119	1,377	767	610	3,742	26.90	73.10	55.70	44.30	14.98	11.92
New Rochelle.....	1,483	611	283	328	872	41.20	58.80	46.32	53.68	19.08	22.12
Ogdensburg.....	2,515	1,328	1,057	271	1,187	52.80	47.20	79.59	20.41	42.03	10.77
Oswego.....	4,757	2,643	1,916	727	2,114	55.56	44.44	72.49	27.51	40.28	15.28
Peekskill.....	1,861	690	414	276	1,171	37.08	62.92	60.00	40.00	22.25	14.83
Port Jervis.....	1,972	788	550	238	1,184	39.96	60.04	69.80	30.20	27.89	12.07
Poughkeepsie.....	5,005	1,499	825	674	3,506	29.95	70.05	55.04	44.96	16.48	13.47
Rome.....	3,019	1,469	1,057	412	1,550	48.66	51.34	71.95	28.05	35.01	13.65
Saratoga Springs.....	2,815	1,154	712	442	1,661	40.99	59.01	61.70	38.30	25.29	15.70
Schenectady.....	4,322	1,468	872	596	2,854	33.97	66.03	59.40	40.60	20.18	13.79
Singing.....	1,629	669	368	301	960	41.07	58.93	55.01	44.99	22.59	18.48
Syracuse.....	19,234	8,371	4,157	4,214	10,863	43.52	56.48	49.66	50.34	21.61	21.91
Troy.....	12,858	2,922	1,773	1,149	9,936	22.73	77.27	60.63	39.37	13.79	8.94
Utica.....	9,450	4,012	2,289	1,723	5,447	42.41	57.59	57.05	42.95	24.20	18.21
Watertown.....	3,313	1,592	954	638	1,721	48.05	51.95	59.92	40.08	28.79	19.26
West Troy.....	2,889	850	548	302	2,039	29.42	70.58	64.47	35.53	18.97	10.45
Yonkers.....	6,007	1,280	753	527	4,727	21.31	78.69	58.83	41.17	12.54	8.77
Rest of state (for homes).....	329,716	161,439	103,114	58,325	168,277	48.96	51.04	63.87	36.13	31.27	17.69

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## FARMS, HOMES, AND MORTGAGES.

TABLE 2.—VALUE OF FARMS AND HOMES OCCUPIED BY OWNERS AND INCUMBERED, AND AMOUNT AND PERCENTAGE OF INCUMBRANCE THEREON.

CIVIL DIVISIONS.	Number of families owning with incumbrance.	Value.	Incumbrance.	Per-cent- age of incum- brance of value.	CIVIL DIVISIONS.	Number of families owning with incumbrance.	Value.	Incumbrance.	Per-cent- age of incum- brance of value.
The State.....	201,258	\$887,389,383	\$380,608,684	42.89	Kingston.....	633	\$2,021,593	\$819,742	40.55
For farms.....	77,143	309,352,398	134,960,703	43.63	Lansingburg.....	394	1,620,184	703,576	43.43
For homes.....	124,115	578,036,985	245,647,981	42.50	Little Falls.....	316	1,183,077	473,862	40.05
Brooklyn.....	12,976	95,366,474	43,984,834	46.12	Lockport.....	679	1,772,797	720,823	40.66
Buffalo.....	9,697	39,341,590	15,219,299	38.69	Long Island city.....	625	2,629,206	1,050,573	39.96
New York.....	8,188	157,207,357	72,318,130	46.00	Middletown.....	478	1,717,014	661,735	38.54
Rochester.....	6,118	23,860,058	10,111,873	42.38	Mount Vernon.....	494	3,736,174	1,541,431	41.26
Forty-two cities (for homes).....	28,811	108,493,925	43,590,434	40.18	New Brighton.....	360	2,586,815	928,349	35.89
Albany.....	1,843	7,830,620	3,626,636	46.31	Newburgh.....	610	2,943,686	1,248,138	42.40
Amsterdam.....	626	2,494,886	1,034,106	41.45	New Rochelle.....	328	2,450,738	926,966	37.82
Auburn.....	1,220	3,306,493	1,396,693	42.24	Ogdensburg.....	271	516,290	203,052	39.33
Binghamton.....	1,327	4,449,926	1,737,400	39.04	Oswego.....	727	1,158,870	521,451	45.00
Cohoes.....	431	1,473,558	576,608	39.13	Peekskill.....	276	1,119,886	457,080	40.81
Corning.....	259	706,772	258,606	36.59	Port Jervis.....	238	695,357	272,773	39.23
Cortland.....	503	1,529,435	597,596	39.07	Poughkeepsie.....	674	3,008,838	1,269,750	42.20
Dunkirk.....	329	555,496	227,103	40.88	Rome.....	412	1,035,396	392,987	37.96
Edgewater.....	235	1,622,245	569,846	35.13	Saratoga Springs.....	442	2,433,410	886,267	36.12
Elmira.....	1,110	3,266,871	1,325,205	40.56	Schenectady.....	596	2,011,682	757,220	37.64
Flushing.....	191	1,309,317	495,097	37.81	Singsing.....	301	1,440,051	567,739	39.42
Glens Falls.....	397	1,061,309	429,480	40.47	Syracuse.....	4,214	15,408,646	5,962,076	38.69
Gloversville.....	752	1,998,547	841,581	42.11	Troy.....	1,149	6,030,566	2,559,894	42.45
Hornellsville.....	391	1,016,948	365,409	35.93	Utica.....	1,723	6,065,914	2,457,689	40.52
Hudson.....	227	868,512	374,062	43.07	Watertown.....	638	1,893,227	740,671	39.12
Ithaca.....	476	1,191,183	448,450	37.65	West Troy.....	302	820,424	304,509	37.12
Jamestown.....	1,066	2,896,406	1,036,350	35.78	Yonkers.....	527	4,595,560	1,821,810	39.64
					Rest of state (for homes).....	58,325	153,767,581	60,423,411	39.30



TABLE 3.—AMOUNT OF ANNUAL INTEREST CHARGE AND AVERAGE VALUE, INCUMBRANCE, ANNUAL INTEREST CHARGE, AND ANNUAL RATE OF INTEREST FOR FARMS AND HOMES OCCUPIED BY OWNERS AND INCUMBERED.

CIVIL DIVISIONS.	Average value of each incumbered farm or home.	Average incumbrance on each farm or home.	Total annual interest charge.	Average annual interest charge on each farm or home.	Average annual rate of interest.	CIVIL DIVISIONS.	Average value of each incumbered farm or home.	Average incumbrance on each farm or home.	Total annual interest charge.	Average annual interest charge on each farm or home.	Average annual rate of interest.
The State.....	\$4,409	\$1,891	\$20,858,128	\$104	5.48	Kingston.....	\$3,194	\$1,295	\$44,028	\$70	5.37
For farms.....	4,010	1,749	7,637,425	99	5.66	Lansingburg.....	4,112	1,786	39,823	101	5.66
For homes.....	4,657	1,979	13,220,703	107	5.38	Little Falls.....	3,744	1,500	27,775	88	5.86
Brooklyn.....	7,349	3,390	2,282,283	176	5.19	Lockport.....	2,611	1,062	42,876	63	5.95
Buffalo.....	4,057	1,569	870,510	90	5.72	Long Island city.....	4,207	1,681	60,725	97	5.78
New York.....	19,200	8,832	3,583,196	438	4.95	Middletown.....	3,592	1,384	34,855	73	5.27
Rochester.....	3,900	1,653	572,173	94	5.66	Mount Vernon.....	7,563	3,120	86,734	176	5.63
Forty-two cities (for homes).....	3,766	1,513	2,438,410	85	5.59	New Brighton.....	7,186	2,579	52,546	146	5.66
Albany.....	4,249	1,968	193,607	105	5.34	Newburg.....	4,826	2,046	64,394	106	5.16
Amsterdam.....	3,985	1,652	59,919	96	5.79	New Rochelle.....	7,472	2,826	51,997	159	5.61
Auburn.....	2,710	1,145	78,198	64	5.60	Ogdensburg.....	1,905	749	12,033	44	5.93
Binghamton.....	3,353	1,309	100,081	75	5.76	Oswego.....	1,594	717	29,650	41	5.69
Cohoes.....	3,260	1,276	34,001	75	5.90	Peekskill.....	4,058	1,656	23,859	86	5.22
Corning.....	2,729	998	15,069	58	5.83	Port Jervis.....	2,922	1,146	14,553	61	5.34
Cortland.....	3,041	1,188	35,283	70	5.90	Poughkeepsie.....	4,464	1,884	64,942	96	5.11
Dunkirk.....	1,688	690	12,490	39	5.72	Rome.....	2,513	954	23,041	56	5.86
Edgewater.....	6,903	2,425	32,754	139	5.75	Saratoga Springs.....	5,551	2,005	50,822	115	5.73
Elmira.....	2,943	1,194	78,149	70	5.90	Schenectady.....	3,375	1,271	43,351	73	5.37
Flushing.....	6,855	2,592	27,574	144	5.57	Singsing.....	4,784	1,886	30,461	101	5.73
Glens Falls.....	2,673	1,082	25,246	64	5.88	Syracuse.....	3,657	1,415	326,618	78	5.48
Gloversville.....	2,658	1,119	50,036	67	5.95	Troy.....	5,249	2,228	141,380	123	5.52
Hornellsville.....	2,601	935	21,715	56	5.94	Utica.....	3,521	1,426	139,361	81	5.67
Hudson.....	3,826	1,648	20,633	91	5.52	Watertown.....	2,967	1,161	43,617	68	5.59
Ithaca.....	2,502	942	25,818	54	5.76	West Troy.....	2,717	1,008	17,611	58	5.78
Jamestown.....	2,717	972	61,670	58	5.95	Yonkers.....	8,720	3,457	98,595	187	5.41
						Rest of state (for homes).....	2,636	1,036	3,474,131	60	5.75

TABLE 4.—PERCENTAGE OF FAMILIES OCCUPYING OWNED AND INCUMBERED FARMS AND HOMES AND AMOUNT OF INCUMBRANCE THEREON, BY RATES OF INTEREST.

RATES OF INTEREST.	THE STATE.				FOR HOMES IN CITIES OF 8,000 TO 100,000 PEOPLE.		FOR HOMES IN BROOKLYN.		FOR HOMES IN BUFFALO.		FOR HOMES IN NEW YORK.		FOR HOMES IN ROCHESTER.	
	For farms.		For homes.		For number of families.	For amount.	For number of families.	For amount.	For number of families.	For amount.	For number of families.	For amount.	For number of families.	For amount.
	For number of families.	For amount.	For number of families.	For amount.										
Under 6 per cent.....	24.92	36.33	29.58	58.93	28.65	41.40	72.03	82.34	17.88	29.77	83.21	91.12	33.13	41.17
6 per cent.....	73.26	62.22	68.96	40.18	70.03	57.48	27.26	17.12	81.20	69.68	16.13	8.52	63.37	52.89
7 per cent.....	1.21	0.78	0.91	0.40	0.86	0.58	0.39	0.26	0.35	0.14	0.37	0.11	0.80	0.46
8 per cent.....	0.06	0.05	0.10	0.09	0.07	0.05	0.04	0.02	0.16	0.12	0.12	0.11	0.60	0.53
6 to 8 per cent, inclusive.....	75.02	63.64	70.25	40.96	71.22	58.48	27.86	17.56	82.00	70.16	16.77	8.85	65.36	54.69
Over 6 per cent.....	1.82	1.45	1.46	0.89	1.32	1.12	0.71	0.51	0.92	0.55	0.66	0.36	3.50	2.94
Over 8 per cent.....	0.06	0.03	0.17	0.11	0.13	0.12	0.11	0.10	0.12	0.07	0.02	0.03	1.51	1.14
Over 10 per cent.....	0.02	0.01	0.02	0.01	0.02	0.03	0.02	0.03	0.04	0.02			0.07	0.07
Over 12 per cent.....	0.01	0.01	0.01			0.01			0.02	0.01				









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